



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Ferrera et al.  
Serial No.: 10/788,679  
For: SYSTEM AND METHOD FOR PROVIDING ACCESS TO DETAILED  
PAYMENT EXPERIENCE  
Filed: 27 FEB 2004  
Examiner: Michael R. Zecher  
Art Unit: 3691  
Confirmation No.: 3613  
Customer No.: 27,623

Attorney Docket No.: 384.7873USU

**RESPONSE AFTER FINAL ACTION**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants are submitting the present document in response to a Final Office Action dated 20 AUG 2008 (hereinafter "the Office Action") for the above-noted application. Applicants are not presently making any amendment.